

Fill in this information to identify the case:

Debtor Name Santiago Quezada

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22431

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: may 15 - may 31

Date report filed: 08/02/2024
MM / DD / YYYY

Line of business: Individual.

NAISC code: N/A

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Debtor

Original signature of responsible party

Printed name of responsible party

Santiago Quezada Sr.

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

	Yes	No	N/A
If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.			
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.			
10. Do you have any bank accounts open other than the DIP accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts\$ 196,471.46

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 13,467.80**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 4,797.95**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 8,669.85**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 204,880.05

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 0.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u> </u>	—	\$ <u>13,467.80</u>	=	\$ <u>-13,467.80</u>
33. Cash disbursements	\$ <u> </u>	—	\$ <u>4,797.95</u>	=	\$ <u>-4,797.95</u>
34. Net cash flow	\$ <u> </u>	—	\$ <u>8,669.95</u>	=	\$ <u>-8,669.95</u>
35. Total projected cash receipts for the next month:					\$ <u>9,900.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>7,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>2,900.00</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

EXHIBIT A

Q. 5- The Debtor still received his Social Security Income in his pre-petition Chase bank account ending in 1765.

EXHIBIT B

Q. 10- The Debtor still has his pre-petition bank accounts open and is transitioning to the DIP account.

Exhibit C

Income				
Date	Description	To/From	Amount	Account
5/15/24	ACH Credit	Social Security Administration	\$ 2,322.00	1765
5/28/24	Zelle Payment	Elizabeth Quezada	\$ 1,540.00	1765
5/15/24	Transfer from 5393	Joint account with son	\$ 5.00	0721
5/22/24	ACH Deposit- Payroll	207th Street	\$ 2,049.80	0721
5/22/24	ACH Deposit- Payroll	El Tina Fish Market	\$ 5,630.84	0721
5/28/24	ACH Deposit- Payroll	207th Street	\$ 512.45	0721
5/28/24	ACH Deposit- Payroll	El Tina Fish Market	\$ 1,407.71	0721
Total			\$ 13,467.80	

Exhibit D

		Expenses		
Date	Description	To/From	Amount	Account
5/28/24	Transfer to son	Account 0965	\$ 1,540.00	1765
5/30/24	Utilities	Con Edison	\$ 642.95	0721
	Gasoline- approximation	Cash	\$ 215.00	Cash
	Restaurants- approximation	Cash	\$ 900.00	Cash
	Food- approximation	Cash	\$ 300.00	Cash
	Air fare- approximation	Cash	\$ 1,200.00	Cash
Total			\$ 4,797.95	



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STATEMENT OF ACCOUNT



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SANTIAGO QUEZADA SR
DEBTOR IN POSSESSION
CASE 24 22431
258 RUMSEY RD
YONKERS NY 10705

Page: 1 of 2
Statement Period: May 15 2024-Jun 03 2024
Cust Ref #: 4438020721-673-E-***
Primary Account #: 0721

Privacy Notice:

Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to tdbank.com/exc/pdf/privacy_shareinformation.pdf or call 888-937-1050.

TD Complete Checking

SANTIAGO QUEZADA SR
DEBTOR IN POSSESSION

Account # 0721

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	5,508.73
Electronic Deposits	9,605.80	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	642.95	Annual Percentage Yield Earned	0.00%
Ending Balance	8,962.85	Days in Period	20

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
05/15	eTransfer Credit, Online Xfer Transfer from CK 4339925393	5.00
05/22	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	2,049.80
05/22	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	5,630.84
05/28	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
05/28	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
Subtotal:		9,605.80

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/30	CCD DEBIT, CON ED OF NY CECONY *****5930006	642.95
Subtotal:		642.95

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/15	0.00	05/28	9,605.80
05/15	5.00	05/30	8,962.85
05/22	7,685.64		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



2 of 2

1	Ending Balance	8,962.85
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

May 07, 2024 through June 06, 2024

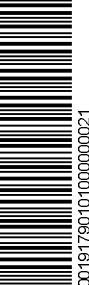
Account Number: **1765**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**
We accept operator relay calls

00019179 DRE 802 210 15924 NNNNNNNNNN 1 000000000 24 0000

SANTIAGO QUEZADA
OR SANTIAGO QUEZADA
270 N BROADWAY APT 1C
YONKERS NY 10701-2669



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CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$93,994.46
Deposits and Additions	4,012.80
Electronic Withdrawals	-1,540.00
Ending Balance	\$96,467.26
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.80
Interest Paid Year-to-Date	\$3.84

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$93,994.46
05/13	Zelle Payment From Johanny Madera 20758630060	150.00	94,144.46
05/15	SSA Treas 310 Xxsoc Sec PPD ID: 9031036030	2,322.00	96,466.46
05/28	Zelle Payment From Elizabeth Quezada 20890120520	1,540.00	98,006.46
05/28	05/25 Online Transfer To Chk ...0965 Transaction#: 20890176877	-1,540.00	96,466.46
06/06	Interest Payment	0.80	96,467.26
	Ending Balance		\$96,467.26

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**
(Your average qualifying deposit and investment balance was \$372,346.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)



May 07, 2024 through June 06, 2024
Account Number: **1765**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC
